



Open Enrollment Newsletter

Open Enrollment Period: 10/1/08-10/31/08

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*Changes made during
open enrollment
become effective
January 1, 2009.*

Message from the HR Team

October 1st kicks off open enrollment month. Our team is excited about this enrollment season and upcoming events. Each year, staff members review current trends to determine what resources to roll out during open enrollment. This year, in light of rising fuel costs and overall increased cost of living expenses, we are offering a [Lunch and Learn Series](#), which will cover helpful topics such as budgeting and how to save money. These educational seminars will be conducted by the Arkansas Federal Credit Union and we are fortunate they have agreed to provide a free lunch for participants!

Our staff is also offering an [Identify Theft Prevention Seminar](#). Unfortunately, identity theft has become a widespread problem with 8.4 million cases reported in 2007 alone (Javelin Strategy & Research Report). This seminar will be conducted by Kroll Security, recognized as one of the leading experts and who has over 30 years experience in security and risk management.

As your agency benefit representatives, we recognize the importance of educating employees not only on benefits and choices, but overall health awareness. Now is the time to review your options and select the plans and/or programs that are right for you and your family. We hope you will find this open enrollment educational, as well as a success. We look forward to working with each of you and hope to provide you with the resources you need in order to make an informed decision regarding insurance choices.

HR Staff

What's New for the 2009 Plan Year?

- ARHealth In-network co-insurance raised from 10% to 20%
- ARHealth In-network co-insurance annual limit raised from \$1,000 individual/\$ 2,000 family to \$ 1,500 individual/\$ 3,000 family
- ARHealth HD-PPO In-network deductible raised from \$ 1,250 individual/\$ 2,500 family to \$ 1,500 individual/ \$ 3,000 family

*All covered services and other plan features will remain the same.

**Rates can be found on page 8 of the newsletter.

Choices



State employees are offered a choice when it comes to selecting a plan that will meet individualized health insurance needs. Under the ARHealth Plan, employees can choose between a traditional, co-pay based plan [ARHealth](#) or an HSA qualified plan [ARHealth, HD-PPO](#). These plans differ with regard to structure and premiums.

Employees are also given a choice of benefit coordinators. The ARHealth plan is coordinated through [Health Advantage and NovaSys Health](#). The primary difference between the benefit coordinators is their premium rates, networks of physicians, hospitals, and other service providers. The ARHealth, HD-PPO plan is only offered through [NovaSys Health](#).

But wait! Your choices don't stop there....employees are also offered a myriad of other services including supplemental insurance and wellness programs. For more information, please refer to the wellness & health enhancement information sections of the newsletter.

Open Enrollment

During open enrollment, employees can make the following changes:

- Drop or add dependents to the plan
- Change plans or elect a different network
- Cancel coverage and leave the plan
- Join the plan as a new member

This year will be a “passive” enrollment, meaning, **if you do not wish to make any changes to your existing coverage, no action is required on your part.** Your coverage will continue into the new plan year with your same coverage tier, plan option, and network. You will use the same ID card that you currently have.



Q: How do I change plans or network providers? A: Complete an ARHealth Enrollment Form and return it to the HR Office no later than October 24, 2008. New cards will be issued based on your plan/network change.

Q: How do I drop dependents or cancel coverage? A: Complete an ARHealth Change Form and return it to the HR Office no later than October 24, 2008. A new ID card will be issued for any new dependents.

Q: How do I join as a new member? A: Complete an ARHealth Enrollment Form and return it to the HR Office no later than October 24, 2008. Your new ID card will be mailed to your home address before the beginning of the plan year.

Forms are available at http://www.sos.arkansas.gov/about_hr.html

The Importance of Life Insurance

During your working years, your income is critical to you and your family. Not just to take care of today's needs, but to make your long-term plans a reality. Have you thought about how your family would manage financially without your income? Group Term Life insurance protects your family's financial security by making sure that if you die, they will have the money to cover significant expenses like paying off the mortgage, raising the kids, and paying for college. Active Employees are provided with \$10,000 in basic coverage and may elect to purchase up to \$250,000 of Supplemental Life and AD&D coverage.

During Open Enrollment, you have the option to increase your coverage with Minnesota Life. Underwriting may be required based on your current coverage and requested increase. All Supplemental coverage must be purchased in \$1,000 increments and is no longer subject to salary limitations. If you are applying for coverage that is not guaranteed, you should complete an Evidence of Insurability form (available in the ARBenefits.org Publications and Forms Library) as part of your enrollment. From time to time, it is important that you consider your beneficiary designation for your policy. The beneficiary will receive the benefits of the life insurance policy upon your death. When there is no designated beneficiary, the "order of priority" is determined by the policy, not you. This default distribution is based on a person's relationship to the insured member and should be considered as a last resort. It is important that you determine the beneficiary of the policy to ensure that your wishes are carried out. Although you can update your beneficiary at any time, it may be a good idea to review your designation during open enrollment and make any necessary changes. A beneficiary designation form can also be accessed through the Human Resource section of the Secretary of State website, or the Publications and Forms Library of the ARBenefits.org website.

ING Acquires CitiStreet and Solidifies Leadership in Defined Contribution Retirement Plan

According to a press release from the ING Group on July 1, 2008, final regulatory approvals were received to mark the completion of its acquisition of CitiStreet LLC. "We are thrilled to reach this significant milestone, and officially welcome CitiStreet employees, clients, and other business partners to ING," said Tom McNerney, ING Executive Board Member and CEO for ING Insurance Americas.

Will my quality of service change?

ING assures that you can expect a "continued effort to provide you the best services possible for your retirement savings plan." Furthermore, they claim to share with CitiStreet a "similar customer-first approach" and "unwavering commitment to partner with financial advisors to provide best-in-class solutions to their clients (EBD) and the plan participants (you)." ING maintains that they are committed to building upon their combined best practices and ensuring a dynamic, enriched experience based on:

- Expanded breadth and depth of expertise and capabilities in retirement and benefit solutions for us and or participants
- A clear customer-centric organization with consistent, responsible and reliable interaction and service across all points of contact
- Operational excellence grounded in best-in-class technology, scale across all markets, disciplined processes and a meaningful, needs-based approach to products and services

As an Arkansas Diamond participant, nothing is required on your part to continue your savings and investments for your retirement goals. If you are turning 50 during the plan year, and you are contributing the maximum, the plan allows for you to make additional "catch up" contributions to your account. In addition, the plan now offers a "fixed rate" option. For more information, contact our local CitiStreet office at (501) 301-9900.

Health Risk Assessment Survey (HRA)

Don't miss your opportunity to save money on your monthly health insurance premiums!!!

Employees can save up to \$ 20 a month for employee only coverage and up to \$ 40 a month for employee and spouse or family coverage for participation in the HRA. If you are interested in this option to save money, there are (2) options for completion of the survey:

For Web Survey:

1. Go to www.ARBenefits.org
2. Click the option for Health Risk Assessment (HRA)
3. Follow the on-screen instructions to log in
4. Answer a few questions about your personal health
5. Print and retain a copy of the confirmation page
6. Save money on your monthly premiums!

For Phone Survey:

1. Call (800) 763-4674
2. Follow the voice prompts to log in
3. Answer a few questions about your personal health
4. Save money on your monthly premiums!



About the HR Staff

The HR Team is comprised of three staff members including Harmony Daniels, Karen Mason, and John Mann. While everyone is familiar with Harmony, the HR Team has some new faces.

Karen Mason permanently joined the HR staff in June 2007. She is currently enrolled at the University of Arkansas at Little Rock and is pursuing a degree in Business Management. Karen is set to graduate in May of 2009. She is involved with recruitment and staffing, HR information management, special projects, and is primarily responsible for the administrative and clerical tasks within the department.

John Mann is a graduate of Henderson State University with over 11 years experience in payroll services. He serves as the first point of contact for payroll questions and/or issues. In addition to compensation and payroll reporting, John handles insurance billing, supplemental benefit enrollments, and time/leave reconciliation.

Harmony Daniels joined the staff in January 2003. She is a graduate of the University of Arkansas at Little Rock and is currently pursuing a Master's Degree in Industrial/Organizational Psychology. Harmony is actively working on a thesis which centers on personality traits and absenteeism within the workplace. She coordinates and manages human resource functions in the areas of recruitment and staffing, employee relations, performance management, organizational and staff development, compensation and benefits, HR information management, and regulatory compliance.

If you have not met Karen or John, you are encouraged to drop in and introduce yourself.



Harmony Daniels
HR Manager



Karen Mason
HR Asst



John Mann
Payroll Officer

Health Enhancement Programs

As part of their goal for a healthier membership, EBD provides health enhancement programs in the following areas:

- Diabetes
- Cancer / Oncology
- Weight Management
- Fitness Center Discounts

Diabetes

According to the American Diabetes Association, www.Diabetes.org, at least 54 million Americans have pre-diabetes and are more likely to develop diabetes within 10 years. Furthermore, almost 21 million Americans have diabetes and one-third of them are not aware of this fact. The Risk factors for developing diabetes are increased when you:

- Have a Family history: parent, brother or sister
- Are African American, Hispanic/Latino, American Indian, Asian American, and/or a Pacific Islander
- Are diagnosed with gestational diabetes or have given birth to a baby weighing 9lbs or more.
- Are diagnosed with high blood pressure or elevated cholesterol



The Diabetes Health Enhancement Program from EBD is designed to provide better health for pre-diabetics and current diabetics. The educated staff of nurse Case Managers can assist members with information and provide tools for pre-diabetic and diabetic assessment. They also offer support and assistance in monitoring your pre-diabetic and diabetic status. But most of all, they can assist with navigating the healthcare system and understanding the benefits of ARHealth. Many members may not know that ARHealth provides an opportunity to obtain a free Glucometer. ARHealth members can also participate in hospital based diabetes self management training courses for a small co-pay. Education and support are the cornerstones of this program. For more information about Diabetes, visit www.Diabetes.org

Cancer / Oncology

Second only to heart disease, cancer is expected to be the leading cause of death in the US by the year 2010. However, in many cases cancer is considered a chronic disease / illness and many cancers “when diagnosed early” have a 100% cure rate. Early detection and treatment of most cancers not only saves lives, but saves health plan dollars.

EBD provides general oncology case management services that helps patients & family members understand their health plan benefits. The services provide emotional support while answering patient questions and concerns. They also discuss covered services such as home health care when ordered by the patient’s doctor and local patient support groups. Case managers help patients adhere to their treatment plans by periodic contact with the patient, family, and their treatment team. In addition, they monitor the clinical treatment guidelines and helps facilitate communication with the health care providers.

Weight Management

This program assists with weight reduction of the membership, improve membership overall health, and reduce costs associated with other medical conditions associated with obesity, such as diabetes and heart disease. Critical elements taught include behavioral/emotional management, food habits, and the importance of physical activity. Coverage is provided for weight management in 2 different phases: Phase I and Phase II.

Phase I

- Provided by Corphealth and is paid 100% by the plan
- This phase is available on line and addresses proper nutrition and exercise as well as improved healthy lifestyle choices with the direction of a health coach

Phase II

- Physician supervised program that requires food supplements / replacements
- The plan pays for the program costs, lab testing and physician fees
- The plan does not pay for the meals or meal replacements
- The member is expected to be compliant with the diet and attend classes and may only participate in this phase twice in

Current Hospital Providers for Phase II

- Baptist Medical Center – Little Rock
- Jefferson Regional Medical Center
- St. Bernard’s Medical Center

Fitness Center Discounts

Letters were sent to fitness centers across the state requesting discounts for public school and state employees and their families. 65 fitness centers responded to these requests with discounts. The amounts of the discounts are set by each individual fitness center, so the amounts may vary.

To find out list of participating fitness centers, go to <https://arbenefits.org> and click on the ARWellness link. Here you will find information such as the discounts offered, hours of operation, childcare availability and more. This site is updated frequently so check back for the latest information.



Wellness From Corphealth

It's back to school time and that can be added stress on you and your family. Let ARWellness help! As a member of the ARHealth Plan, you are eligible to participate in this wellness initiative. ARWellness provides you with education and assistance to help you make better decisions about your personal well-being. Coordinated through Corphealth, it is a combination of five separate programs with different areas of focus.

For information about any of these programs, call 1-866-378-1645 or www.ARBenefits.org and click the ARWellness link.

The programs, a product of HealthMedia®, Corphealth's strategic partner, are:

- **Balance®** - program for adults who want to lose weight, maintain a recent weight loss, or prevent the weight gain in patterns frequently found with aging.
- **Nourish®** - provides adults with the tools for making healthy eating choices to improve their health and well being.
- **Breathe®** - program for members who want to live longer, healthier lives by kicking the smoking habit for good.
- **Relax®** - program for adults that helps deal with the effects of stress.
- **Care® For Your Back** - program designed to help adults deal with chronic back pain.

Upcoming Events

Mark your calendars! The following is a list of upcoming events scheduled for the month of October. If you have any questions or need additional information, please contact a member of the HR Staff at (501) 682-8032. For location and times of events, please refer to the calendar on the next page.

<i>How to Save, Lunch & Learn</i>	October 1
<i>Understanding Your Credit Report, Lunch & Learn</i>	October 2
<i>4th Annual Open Enrollment Benefit Fair</i>	October 8
<i>Identify Theft Prevention Seminar</i>	October 14
<i>Building a Basic Budget, Lunch & Learn</i>	October 15

Important Deadlines

Profile Reports Due to HR Office	October 17
Last Day to Submit Forms to HR Office	October 24
Last Day to Complete the HRA Survey	October 31

October 2008 Calendar of Events

			1 st Open Enrollment Kick-off. <hr/> Lunch & Learn 12:00-1:00 "How to Save" (Capitol Hill bldg.)	2 nd Lunch & Learn 12:00- 1:00 "Understanding your Credit Report" (Capitol Hill bldg.)	3 rd	
	6 th	7 th	8 th Benefit Fair: State Capitol Rotunda 10:00 – 1:30	9 th	10 th	
	13 th	14 th Identity Theft Prevention Seminar: 11:00-12:00 (Capitol Hill bldg.)	15 th Lunch & Learn Building a Basic Budget seminar: 12:00-1:00 (Capitol Hill bldg.)	16 th	17 th Profile Reports Due to HR Office	
	20 th	21 st	22 nd	23 rd	24 th Deadline to submit Change or Enrollment forms	
	27 th	28 th	29 th	30 th	31 st Deadline to take HRA Survey	

2009 Health insurance rates

						Payroll deduction after HRA Discount				
	Base Monthly Premium	State Cont.	Plan Cont.	Total Monthly Employee Cost	Payroll Deduction Amount	One Healthy Discount Level I	One Healthy Discount Level II	Two Healthy Discounts Level I	One Healthy Discount Level I & One Level II	Two Healthy Discounts Level II
					24 Payroll Deductions	\$5 per pay \$10 monthly savings	\$10 per pay \$20 monthly savings	\$10 per pay \$20 monthly savings	\$15 per pay \$30 monthly savings	\$20 per pay \$40 monthly savings
ARHealth Employee Only										
Health Advantage	\$420.16	\$299.58	\$15.54	\$105.04	\$52.52	\$47.52	\$42.52	-	-	-
NovaSys	\$450.64	\$299.58	\$15.54	\$135.52	\$67.76	\$62.76	\$57.76	-	-	-
HD PPO - NovaSys	\$350.30	\$299.58	\$15.54	\$35.18	\$17.59	\$12.59	\$7.59	-	-	-
ARHealth Employee & Spouse										
Health Advantage	\$994.94	\$573.17	\$29.33	\$392.44	\$196.22	\$191.22	\$186.22	\$186.22	\$181.22	\$176.22
NovaSys	\$1,068.12	\$573.17	\$29.33	\$465.62	\$232.81	\$227.81	\$222.81	\$222.81	\$217.81	\$212.81
HD PPO - NovaSys	\$827.32	\$573.17	\$29.33	\$224.82	\$112.41	\$107.41	\$102.41	\$102.41	\$97.41	\$92.41
ARHealth Employee & Child(ren)										
Health Advantage	\$619.06	\$394.25	\$20.31	\$204.50	\$102.25	\$97.25	\$92.25	-	-	-
NovaSys	\$664.78	\$394.25	\$20.31	\$250.22	\$125.11	\$120.11	\$115.11	-	-	-
HD PPO - NovaSys	\$514.28	\$394.25	\$20.31	\$99.72	\$49.86	\$44.86	\$39.86	-	-	-
ARHealth Employee & Family										
Health Advantage	\$1,097.48	\$621.99	\$31.79	\$443.70	\$221.85	\$216.85	\$211.85	\$211.85	\$206.85	\$201.85
NovaSys	\$1,178.26	\$621.99	\$31.79	\$524.48	\$262.24	\$257.24	\$252.24	\$252.24	\$247.24	\$242.24
HD PPO - NovaSys	\$912.38	\$621.99	\$31.79	\$258.60	\$129.30	\$124.30	\$119.30	\$119.30	\$114.30	\$109.30

Don't Forget!



FSA Account holders: You must complete a new enrollment form for the 2009 plan year to continue participation in Dependant and Medical Flexible Spending Account programs.

HSA Account holders: You must complete a new Salary Reduction Agreement form to continue participation in this plan in 2009.

These forms will be available at the Benefit Fair or at the Secretary of State Human Resource office.